

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

In Re:
MICHAEL ANTONIO JAMES
5620 ROCKINGWOOD LANE
COLLEGE PARK, GA 30349

Chapter 13
Case No.: A03-62225-CRM

SSN (1): XXX-XX-9123

TRUSTEE'S FINAL REPORT AND ACCOUNT

Nancy J. Whaley, Trustee for the above case, submits the following final report and account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The Trustee declares under penalty of perjury as follows:

The case was filed on February 11, 2003.
The plan was confirmed on April 23, 2003.
The case was COMPLETED AS COMP PLAN on July 10, 2007.
Number of months from filing to last payment: 53
Number of months case was pending: 53
Dividend to unsecured creditors: 50.00%

RECEIPTS:

Total paid by or on behalf of the debtor(s): \$23,150.00

EXPENSES OF ADMINISTRATION DISBURSED BY TRUSTEE:

ATTORNEY FEE:

KING & KING

Fees paid by debtor: \$0.00
Fees paid through plan: \$1,500.00
Total Attorney's Fees: \$1,500.00

FILING FEE:

CLERK OF COURT OF FILING FEES

Amount Paid: \$135.00

TRUSTEE FEE:

Amount Paid: \$1,002.07

DISBURSEMENTS TO CREDITORS:

DEBTOR REFUND:

<u>CREDITOR NAME</u>	<u>CLASS</u>	<u>CLAIM SCHEDULED</u>	<u>CLAIM ASSERTED</u>	<u>PRINCIPAL PAID</u>	<u>INTEREST PAID</u>	<u>PRINCIPAL + INTEREST</u>
MICHAEL ANTONIO JAMES		\$4,125.32	\$4,125.32	\$4,125.32	\$0.00	\$4,125.32
DEBTOR REFUND TOTALS:		\$4,125.32	\$4,125.32	\$4,125.32	\$0.00	\$4,125.32

MORTGAGE ARREARS:

<u>CREDITOR NAME</u>	<u>CLASS</u>	<u>CLAIM SCHEDULED</u>	<u>CLAIM ASSERTED</u>	<u>PRINCIPAL PAID</u>	<u>INTEREST PAID</u>	<u>PRINCIPAL + INTEREST</u>
ALLIANCE MORTGAGE COMPAN	M	\$0.00	\$1,164.96	\$1,164.96	\$0.00	\$1,164.96
MORTGAGE ARREARS TOTALS:		\$0.00	\$1,164.96	\$1,164.96	\$0.00	\$1,164.96

SECURED:

<u>CREDITOR NAME</u>	<u>CLASS</u>	<u>CLAIM SCHEDULED</u>	<u>CLAIM ASSERTED</u>	<u>PRINCIPAL PAID</u>	<u>INTEREST PAID</u>	<u>PRINCIPAL + INTEREST</u>
ALLIANCE MORTGAGE COMPAN	S	\$0.00	\$762.88	\$762.88	\$0.00	\$762.88
SECURED TOTALS:		\$0.00	\$762.88	\$762.88	\$0.00	\$762.88

UNSECURED:

<u>CREDITOR NAME</u>	<u>CLASS</u>	<u>CLAIM SCHEDULED</u>	<u>CLAIM ASSERTED</u>	<u>PRINCIPAL PAID</u>	<u>INTEREST PAID</u>	<u>PRINCIPAL + INTEREST</u>
SUNTRUST BANK	U	\$28,000.00	\$0.00	\$0.00	\$0.00	\$0.00
CAPITAL ONE F.S.B	U	\$0.00	\$658.03	\$329.02	\$0.00	\$329.02
WELLS FARGO FINANCIAL GA., I	U	\$0.00	\$3,488.47	\$1,744.24	\$0.00	\$1,744.24
DELTA EMPLOYEES CREDIT UNI	U	\$0.00	\$3,928.99	\$1,964.50	\$0.00	\$1,964.50
HOUSTON FUNDING CORP	U	\$0.00	\$3,723.00	\$1,861.50	\$0.00	\$1,861.50
SHERMAN ACQUISITION LP	U	\$0.00	\$866.26	\$433.13	\$0.00	\$433.13
SHERMAN ACQUISITION LP	U	\$0.00	\$4,177.89	\$2,088.95	\$0.00	\$2,088.95
BELLSOUTH	U	\$0.00	\$1,054.27	\$527.14	\$0.00	\$527.14
UNSECURED TOTALS:		\$28,000.00	\$17,896.91	\$8,948.48	\$0.00	\$8,948.48

SPECIAL CLASS UNS:

<u>CREDITOR NAME</u>	<u>CLASS</u>	<u>CLAIM SCHEDULED</u>	<u>CLAIM ASSERTED</u>	<u>PRINCIPAL PAID</u>	<u>INTEREST PAID</u>	<u>PRINCIPAL + INTEREST</u>
1ST CHOICE LEASING	X	\$0.00	\$286.00	\$286.00	\$0.00	\$286.00
UNITED STUDENT AID FUNDS	X	\$0.00	\$5,225.29	\$5,225.29	\$0.00	\$5,225.29
SPECIAL CLASS UNS TOTALS:		\$0.00	\$5,511.29	\$5,511.29	\$0.00	\$5,511.29

SUMMARY OF DISBURSEMENTS TO CREDITORS:

	<u>TOTALS</u>
SECURED	\$1,927.84
UNSECURED	\$14,459.77
DEBTOR REFUND	\$4,125.32
TRUSTEE FEE	\$1,002.07
ATTORNEY FEE	\$1,500.00
FILING FEE	\$135.00
TOTAL DISBURSEMENTS	\$23,150.00
TOTAL RECEIPTS	\$23,150.00

The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed.

Dated: July 26, 2007

/s/

Nancy J. Whaley
Standing Chapter 13 Trustee
State Bar No. 377941
303 Peachtree Center Avenue, NE
Suite 120
Atlanta, GA 30303

CERTIFICATE OF SERVICE

Case No: A03-62225-CRM

This is to certify that I have this day served:

KING & KING, ATTORNEY
215 PRYOR STREET
ATLANTA, GA 30303

MICHAEL ANTONIO JAMES
5620 ROCKINGWOOD LANE
COLLEGE PARK, GA 30349

In the foregoing matter with a copy of the Trustee's Final Report by depositing in the United States mail a copy of same in a properly addressed envelope with adequate postage thereon.

Dated: July 26, 2007

/s/ _____

Nancy J. Whaley
Standing Chapter 13 Trustee
State Bar No. 377941
303 Peachtree Center Avenue, NE
Suite 120
Atlanta, GA 30303
678-992-1201